

# PUBLIC SUBMISSION

<b>As of:</b> September 28, 2015
<b>Received:</b> September 23, 2015
<b>Status:</b> Pending_Post
<b>Tracking No.</b> 1jz-8lan-6bj2
<b>Comments Due:</b> September 24, 2015
<b>Submission Type:</b> Web

**Docket:** EBSA-2010-0050

Definition of the Term ‘Fiduciary’; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

**Comment On:** EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

**Document:** EBSA-2010-0050-DRAFT-6995

Comment on FR Doc # 2015-08831

---

## Submitter Information

**Name:** Catherane Kelley

---

## General Comment

I have taken the time to learn how to do options, covered calls, on my Ira. I know that this is an investment I trust to add returns to my account. I understand that my stock could ultimately be called away but I would still be recompensed by the strike price, which I take into account when I place the option. For me this is a safer return than outright purchasing stock. There may or may not be a dividend depending on the stock, but the real danger is if the stock should go down significantly in value. With covered calls I don't worry as much as I'm collecting the premium for the call up front. Please don't restrict this activity on retirement accounts.